

Information to identify the case:

Debtor 1	<u>Ronald C. Terhorst</u>	Social Security number or ITIN	xxx-xx-4837
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Nancy A. Terhorst</u>	Social Security number or ITIN	xxx-xx-4666
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-20887-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ronald C. Terhorst

Nancy A. Terhorst

9/7/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ronald C. Terhorst
Nancy A. Terhorst
Debtors

Case No. 22-20887-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 07, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Ronald C. Terhorst, Nancy A. Terhorst, 1115 Elm Drive, Latrobe, PA 15650-2709
15478950	+ Century, 2000 Commerce Loop#2111, Irwin, PA 15642-8113
15478956	+ FB&T/Mercury, 2220 6th Street, Brookings, SD 57006-2403
15478957	+ Freedom Financial d/b/a Consolidation, Plus SPV LLC, 1875 South Grant Street, Suite 400, San Mateo, CA 94402-2676
15478959	+ IRS, ATTN: J. Ion, 230 Executive Dr, Suite 100, Cranberry Twp, PA 16066-6435
15478965	Office of the United States Trustee, Liberty Center, Suite 970, 100 Liberty Avenue, Pittsburgh, PA 15222
15478970	+ United States Attorney's Office, Western District of PA, Joseph F Weis Jr United States Courthouse, 700 Grant St, Suite 4000, Pittsburgh, PA 15219-1956

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 08 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 07 2022 23:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 08 2022 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 07 2022 23:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Sep 08 2022 03:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15478945	EDI: BANKAMER.COM	Sep 08 2022 03:38:00	Bank of America, PO Box 15019, Wilmington, DE 19850-5019
15478947	+ EDI: CAPITALONE.COM	Sep 08 2022 03:38:00	CAP1/WMT, PO Box 31293, Salt Lake City, UT 84131-0293
15478948	EDI: CAPITALONE.COM	Sep 08 2022 03:38:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15478952	EDI: WFNNB.COM	Sep 08 2022 03:38:00	Comenity Bank, Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
15478953	Email/PDF: creditonebknotifications@resurgent.com	Sep 07 2022 23:39:14	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873

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15478954	EDI: DISCOVER.COM	Sep 08 2022 03:38:00	Discover Bank, PO Box 30421, Salt Lake City, UT 84130-0421
15478956	^ MEBN	Sep 07 2022 23:29:07	FB&T/Mercury, 2220 6th Street, Brookings, SD 57006-2403
15478958	EDI: IRS.COM	Sep 08 2022 03:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15478951	EDI: JPMORGANCHASE	Sep 08 2022 03:38:00	Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
15478960	EDI: JPMORGANCHASE	Sep 08 2022 03:38:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
15478963	EDI: RMSC.COM	Sep 08 2022 03:38:00	Lowes - Synchrony Bank, ATTN: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
15478964	+ Email/Text: Mercury@ebn.phinsolutions.com	Sep 07 2022 23:30:00	Mercury Financial/FB&T, PO Box 84064, Columbus, GA 31908-4064
15478966	EDI: RMSC.COM	Sep 08 2022 03:38:00	Paypal- Synchrony Bank, ATTN: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
15478968	+ Email/PDF: ebnotices@pnmac.com	Sep 07 2022 23:39:18	PennyMac, PO Box 660929, Dallas, TX 75266-0929
15478967	Email/PDF: ebnotices@pnmac.com	Sep 07 2022 23:39:18	PennyMac, PO Box 514387, Los Angeles, CA 90051-4387
15478969	+ EDI: RMSC.COM	Sep 08 2022 03:38:00	SYNCB/PPC, PO Box 530975, Orlando, FL 32896-0001
15479352	+ EDI: RMSC.COM	Sep 08 2022 03:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15478971	+ Email/Text: bkfilings@zwickerpc.com	Sep 07 2022 23:31:00	Zwicker & Associates, PC, 3220 Tillman Drive, Suite 215, Bensalem, PA 19020-2028

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
15478946	*	Bank of America, PO Box 15019, Wilmington, DE 19850-5019
15478949	*	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15478955	*	Discover Bank, PO Box 30421, Salt Lake City, UT 84130-0421
15478961	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
15478962	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMCB Card Services, PO Box 15369, Wilmington, DE 19850

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Brian P. Cavanaugh	on behalf of Joint Debtor Nancy A. Terhorst bcavanaugh@greensburglaw.com bpcsecretary@greensburglaw.com
Brian P. Cavanaugh	on behalf of Debtor Ronald C. Terhorst bcavanaugh@greensburglaw.com bpcsecretary@greensburglaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfbis.com
Robert H. Slone, Trustee	on behalf of Trustee Robert H. Slone Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfbis.com

TOTAL: 6